



Environmental Commercial Business Unit

Pollution Protection for Environmental Laboratories

Errors and Omissions or a Pollution Condition could put an environmental laboratory out of business. Ask your lab clients these important questions:

- What if...** their analytical laboratory equipment is not calibrated correctly and gives erroneous data?
- What if...** during sampling activities, they accidentally puncture a UST, causing a pollution condition?
- What if...** they report erroneous data resulting in expensive, unnecessary or inadequate remediation at a site?
- What if...** they are providing courier services for analytical samples to their laboratory and their vehicle is in an accident, spilling the contents of the sample?
- What if...** their laboratory has a fire resulting in a release of a hazardous material that damages property and injures people in the surrounding community?
- What if...** a natural disaster (hurricanes, tornadoes or flooding) caused a pollution release that affected owned property, neighboring areas and/or bodies of water?
- Then...** think of XL Insurance's Environmental group for policies that cover Errors and Omissions, as well as the cost for clean-up and expense to defend your insured against lawsuits for third-party property damage and bodily injury.

SERVICE COMMITMENT

- 24 hour quote turn-around
- Policy issuance within 30 days
- Centralized and streamlined process for consistent delivery and response
- Experienced underwriters, loss control and claims team dedicated to servicing the unique needs of small to mid-sized businesses
- *ONCall*: A nationwide hotline available 24/7 to assist in controlling emergencies, minimizing costs and reducing liability through quick containment and investigation
- Claims handling by experienced scientists, engineers and attorneys for fast and efficient resolution of complex environmental issues

WE OFFER AN AFFORDABLE, EASY SOLUTION

The Environmental Commercial Business Unit of XL Insurance offers specialized Professional and Contractors Pollution Liability (PCPL) coverage to address the unique exposures of environmental laboratories, with annual revenues less than \$5 million, in a cost effective, streamlined way.

Backed by 25 years of experience, XL's specialized Professional and Contractor's Pollution Liability (PCPL) policy for environmental laboratories provides coverage for:

- **Professional Liability:** coverage for acts, errors or omissions in covered professional services.

Continued

You know you're protecting your insured's business and have appropriate pollution coverage when you work with our underwriters. Contact XL for solutions by **Real People** with **Real Service** for small- to mid-size businesses. Let us help you manage your pollution risks and protect your insured's bottom line.

- **Mitigation Expense:** mitigate losses resulting from acts, errors or omissions in professional services in an effort to correct issues in real time that may arise on a project. This helps minimize or eliminate third party claims and costly litigation.
- **Job site:** available on a claims-made and reported basis or with an occurrence trigger. Provides coverage for pollution loss for which the client becomes legally obligated to pay as a result of a pollution condition from covered contracting services at their job site.
- **Emergency Remediation Expense:** allows the insured to incur emergency remediation expense to address a pollution condition for a period prior to providing notice to XL Insurance.
- **Named Insured Location:** coverage for pollution loss as a result of a sudden and accidental pollution condition originating from a named insured's location which is on, at, under or migrating from the named insured's location.
- **Transportation:** coverage for pollution loss resulting from a pollution condition during the course of transportation. The pollution condition may be discovered by the insured during the course of that transportation or result in a claim against the insured.
- **Non-Owned Disposal Site:** coverage for pollution loss which the insured becomes legally obligated to pay as a result of a pollution condition at a non-owned disposal site from waste generated through covered contracting services performed at a job site or that originates from a named insured's location.

FEATURES

- Minimum premium \$3,000
- Limits \$500,000 to \$2 million
- One-year term
- Admitted product offered in most U.S. states

CONTACT

For more information, contact:

Susan Heltzel

Underwriter

Phone: 910-968-9324

susan.heltzel@xlgroup.com

For more information about

Environmental Underwriting, contact:

XL Insurance

505 Eagleview Boulevard, PO Box 636

Exton, PA 19341-0636

Phone: 800-327-1414

www.xlinsurance.com/environmental

For information about other XL Insurance products, call

800-609-2518 or visit www.xlinsurance.com.

ABOUT XL INSURANCE

The XL Insurance companies are global providers of risk management solutions for leading industrial and commercial businesses. As members of the XL Capital group, we offer a broad portfolio of high quality insurance products and related services including property, casualty, professional and specialty coverages. The XL Insurance companies have the financial and intellectual strength to provide superior, long-term support to our customers, and are recognized as having highly experienced risk professionals and offering large capacity and financial strength.

Through its operating subsidiaries, XL Capital is a leading provider of global insurance and reinsurance coverage and services to industrial, commercial and professional service firms, insurance companies, and other enterprises on a worldwide basis. More information about XL Capital Ltd is available at www.xlcapital.com.

The information contained herein is intended for informational purposes only. Insurance coverage in any particular case will depend upon the type of policy in effect, the terms, conditions and exclusions in any such policy, and the facts of each unique situation. No representation is made that any specific insurance coverage would apply in the circumstances outlined herein. Please refer to the individual policy forms for specific coverage details.

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